

**ANTI-FRAUD DOCUMENT TRANSACTION SYSTEM COMPARISON CHART**

(Date: August 12, 2003)

Patent Description	PRESENT INVENTION	Payer opens an account with a Networked Financial Center ("NFC")		Payer registers the documentary payment details with NFC		NFC issues a Transaction Identification Number ("TIN") linked to the documentary payment.		Payee requests payment based on the payment document with TIN		Verify payee's identity & payment amount based on payer's registration linked to TIN.		Immediately transfer funds to payee after the verification.	
		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
<b>1. Documentary Payment</b>													
Ehrat, et al. / 3,990,558	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Huang, et al. / 5,491,325	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 5,781,654	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Wilkinson, et al. / 5,863,074	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 5,890,141	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Ramzy, et al. / 6,073,121	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 6,181,814	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Martin, et al. / 6,390,362	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Kargman/2002/0067827	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Meadow/2002/0174334	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Holloway, Jr./2003/0023556	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Lumpkin/2003/0083993	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
<b>2. Identification Card</b>													
Washington, et al. / 5,519,260	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Messina, et al. / 5,864,623	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Harms, et al. / 6,070,147	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
DiMaria, et al. / 6,148,091	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Yang, et al. / 6,224,109	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Messina, et al. / 6,463,416	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Sheena/2002/0039432	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Singhal/2002/0073044	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tardif/2002/0147679	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
<b>3. General Fraud Prevention</b>													
French, et al / 6,496,936	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
French, et al. / 6,282,658	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
French, et al. / 6,321,339	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Justic, et al / 6,516,056	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO